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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).		Maria First name	First name
	license or passport).	Middle name	Middle name	
	iden	g your picture tification to your ting with the trustee.	Cottle Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ide your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer utification number	xxx-xx-6455	

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Case number (if known)

Debtor 1 Maria A Cottle

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 1112 Castilian #211 Glenview, IL 60025 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Document Case number (if known) Debtor 1 Maria A Cottle

Part	2: Tell the Court About	our B	ankruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Require</i> f page 1 and check the appro	ed by 11 U.S.C. § 342(b) for Individuals Fopriate box.	Filing for Bankruptcy	
	choosing to file under	■ Chapter 7						
		□ с	hapter 11					
		□ с	hapter 12					
		□ с	hapter 13					
8.	How you will pay the fee		about how yo	u may pay. Typ attorney is subr	oically, if you are paying the f	check with the clerk's office in your loca ee yourself, you may pay with cash, cas r behalf, your attorney may pay with a cr	hier's check, or money	
					tallments. If you choose this is (Official Form 103A).	option, sign and attach the Application	n and attach the Application for Individuals to Pay	
		☐ I request that my fee be waived (You may request						
			applies to you	ır family size ar	nd you are unable to pay the	r if your income is less than 150% of the fee in installments). If you choose this o	ption, you must fill out	
			the Application	n to Have the (Chapter 7 Filing Fee Waived	(Official Form 103B) and file it with your	petition.	
9.	Have you filed for bankruptcy within the	■ No	D.					
	last 8 years?	☐ Ye	es.					
			District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy	■ No	<u> </u>					
	cases pending or being filed by a spouse who is	□Ye						
	not filing this case with you, or by a business partner, or by an affiliate?							
			Debtor			Relationship to you		
			District		When	Case number, if know	n	
			Debtor			Relationship to you		
			District	-	When	Case number, if know	n	
11.	Do you rent your residence?	■ No	Go to l	ne 12.				
		☐ Ye	es. Has yo	ur landlord obta	ained an eviction judgment a	gainst you and do you want to stay in yo	ur residence?	
				No. Go to line	12.			
				Yes. Fill out In bankruptcy pet		ction Judgment Against You (Form 101A) and file it with this	

Document Page 4 of 58 Case number (if known) Debtor 1 Maria A Cottle Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs

Number, Street, City, State & Zip Code

needed, why is it needed?

Where is the property?

immediate attention?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

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Explain Your Efforts to Receive a Briefing About Credit Counseling

Part 5:

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

> I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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DCL	Iviaria A Cottle				Odsc Hullibel (
Par	6: Answer These Quest	ions for R	eporting Purposes				
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.				
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you	ou owe that are not consumer debt	ts or business	debts	
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chap	oter 7. Go to line 18.			
	Do you estimate that after any exempt property is excluded and	■ Yes.		7. Do you estimate that after any eavailable to distribute to unsecure		ty is excluded and administrative expenses	
	administrative expenses		■ No				
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes				
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-1 □ 200-9	99	☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000	
19.	How much do you estimate your assets to be worth?	□ \$100,	50,000 01 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$1,000,001 - \$10 mil □ \$10,000,001 - \$50 r □ \$50,000,001 - \$100 □ \$100,000,001 - \$500	million million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion	
20.	How much do you estimate your liabilities to be?	□ \$100,	50,000 001 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$1,000,001 - \$10 mil □ \$10,000,001 - \$50 r □ \$50,000,001 - \$100 □ \$100,000,001 - \$500	million million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion	
Par	:7: Sign Below						
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.					
		United S	tates Code. I understand the	ne relief available under each chap	pter, and I choo	·	
				lid not pay or agree to pay someor d the notice required by 11 U.S.C.		n attorney to help me fill out this	
		I request	relief in accordance with th	ne chapter of title 11, United States	s Code, specifi	ied in this petition.	
		bankrupt and 3571	cy case can result in fines ι			property by fraud in connection with a ars, or both. 18 U.S.C. §§ 152, 1341, 1519	
		Maria A		Signatu	ure of Debtor 2		
		Executed	d on May 30, 2017	Execut	ted on		
			MM / DD / YYYY		MM / I	DD / YYYY	

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Debtor 1 Maria A Cottle Page 7 of 58 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jessica	Bentz Holguin	Date	May 30, 2017
Signature of	Attorney for Debtor		MM / DD / YYYY
Jessica Be	entz Holguin		
Printed name			
Bentz Holg	guin Law Firm, LLC		
Firm name	·		
100 North	LaSalle Street		
Suite 812			
Chicago, I	L 60602		
Number, Street,	City, State & ZIP Code		
Contact phone	312.881.5112	Email address	JHolguin@BentzHolguinLaw.com
6295877			
Bar number & St	tata		

		17(3(.1)1115	<u> </u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Maria A Cottle			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is
				amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

if this is an

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	6,900.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	6,900.00
Pai	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	85,091.67
	Your total liabilities	\$	85,091.67
Pai	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,479.23
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,469.00
Pai	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Debtor 1 Maria A Cottle Document Page 9 of 58
Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$_____5,234.67

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	im
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Fill in this inform		Document	Page 10 of 58	
	mation to identify you	r case and this filing:		
Debtor 1	Maria A Cottle			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
	interior Court for the	NORTHERN DISTRICT OF IL		
United States Ba	inkrupicy Court for the.	NORTHERN DISTRICT OF IL	LINOIS	
Case number _				☐ Check if this is an
				amended filing
Official Fo	rm 106A/B			
Schedul	e A/B: Pro	pertv		12/15
			If an asset fits in more than one category, list t	he asset in the category where you
think it fits best. B	e as complete and accu	rate as possible. If two married peo	ple are filing together, both are equally respon	sible for supplying correct
Information. If more Answer every ques	• '	h a separate sheet to this form. On	the top of any additional pages, write your nar	ne and case number (if known).
Dort 4. Dogovilos	Fook Booldones Buildin	and an Other Beel Fetate Very	Own or Have on Interest In	
Part 1: Describe	Each Residence, Buildin	ng, Land, or Other Real Estate You	Own or have an interest in	
1. Do you own or h	nave any legal or equital	ole interest in any residence, buildin	ng, land, or similar property?	
■ No. Go to Par	t 2.			
Yes. Where is				
	o mo proporty.			
Part 2: Describe	Your Vehicles			
			s, whether they are registered or not? Incl Executory Contracts and Unexpired Leases	
3. Cars, vans, tro	ucks, tractors, sport	utility vehicles, motorcycles		
_				
■ No				
■ No □ Yes				
☐ Yes 4. Watercraft, air			hicles, other vehicles, and accessories snowmobiles, motorcycle accessories	
☐ Yes 4. Watercraft, air Examples: Boa				
Yes4. Watercraft, air Examples: Boa■ No				
☐ Yes 4. Watercraft, air Examples: Boa				
Yes4. Watercraft, air Examples: Boa■ No				
 Yes 4. Watercraft, air Examples: Boa No Yes 5 Add the dollar 	its, trailers, motors, per	sonal watercraft, fishing vessels,	snowmobiles, motorcycle accessories from Part 2, including any entries for	\$0.00
 Yes 4. Watercraft, air Examples: Boa No Yes 5 Add the dollar 	its, trailers, motors, per	sonal watercraft, fishing vessels,	snowmobiles, motorcycle accessories	\$0.00
 Yes 4. Watercraft, air Examples: Boa No Yes 5 Add the dollar pages you ha 	ar value of the portion	sonal watercraft, fishing vessels, you own for all of your entries Write that number here	snowmobiles, motorcycle accessories from Part 2, including any entries for	\$0.00
 Yes Watercraft, air Examples: Boa No Yes Add the dollar pages you ha Part 3: Describe 	ar value of the portion ave attached for Part	sonal watercraft, fishing vessels, you own for all of your entries Write that number here	snowmobiles, motorcycle accessories from Part 2, including any entries for	
 Yes Watercraft, air Examples: Boa No Yes Add the dollar pages you ha Part 3: Describe 	ar value of the portion ave attached for Part	sonal watercraft, fishing vessels, you own for all of your entries Write that number here	snowmobiles, motorcycle accessories from Part 2, including any entries for	Current value of the portion you own? Do not deduct secured
Yes 4. Watercraft, air Examples: Boa No Yes 5 Add the dolla pages you ha Part 3: Describe Do you own or I	ar value of the portion ave attached for Part Your Personal and Hou have any legal or equ	sonal watercraft, fishing vessels, you own for all of your entries Write that number here sehold Items itable interest in any of the follo	snowmobiles, motorcycle accessories from Part 2, including any entries for	Current value of the portion you own?
☐ Yes 4. Watercraft, air Examples: Boa ■ No ☐ Yes 5 Add the dollar pages you have pages you have po you own or left. 6. Household go Examples: Ma	ar value of the portion ave attached for Part Your Personal and Hou have any legal or equ	sonal watercraft, fishing vessels, you own for all of your entries Write that number here	snowmobiles, motorcycle accessories from Part 2, including any entries for	Current value of the portion you own? Do not deduct secured
 Yes Watercraft, air Examples: Boa No Yes Add the dollar pages you ha Part 3: Describe Do you own or low one of the examples: Main No 	ar value of the portion are attached for Part Your Personal and Hou have any legal or equ pods and furnishings ajor appliances, furnitur	sonal watercraft, fishing vessels, you own for all of your entries Write that number here sehold Items itable interest in any of the follo	snowmobiles, motorcycle accessories from Part 2, including any entries for	Current value of the portion you own? Do not deduct secured
☐ Yes 4. Watercraft, air Examples: Boa ■ No ☐ Yes 5 Add the dollar pages you have pages you have po you own or left. 6. Household go Examples: Ma	ar value of the portion are attached for Part Your Personal and Hou have any legal or equ pods and furnishings ajor appliances, furnitur	sonal watercraft, fishing vessels, you own for all of your entries Write that number here sehold Items itable interest in any of the follo	snowmobiles, motorcycle accessories from Part 2, including any entries for	Current value of the portion you own? Do not deduct secured

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

Yes. Describe.....

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Case number (if known) Document Debtor 1 Maria A Cottle

	Electronics (TV, Computer)	\$2,500.00
8.	Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin other collections, memorabilia, collectibles No	, or baseball card collections;
_	Yes. Describe	
9.	Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes musical instruments No	and kayaks; carpentry tools;
	☐ Yes. Describe	
10	 Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No 	
	☐ Yes. Describe	
11	 Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No □ 	
	Yes. Describe	
_	Clothing	\$600.00
13	Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, g No □ Yes. Describe Non-farm animals Examples: Dogs, cats, birds, horses □ No □ Yes. Describe	goia, silver
14	 Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information 	
1	5. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here	\$4,600.00
	art 4: Describe Your Financial Assets	
D	o you own or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16	6. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petiti No Yes	on
17	 7. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage I institutions. If you have multiple accounts with the same institution, list each. No 	houses, and other similar
	■ Yes Institution name:	

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Case number (if known) Document

Debtor 1 Maria A Cottle

		17.1. Checking	Chase	\$300.00
18.	Bonds, mutual funds, or Examples: Bond funds, inv		kerage firms, money market accounts	
	■ No □ Yes	Institution or issuer n	name:	
19.	joint venture	k and interests in incorpo	rated and unincorporated businesses, including an	interest in an LLC, partnership, and
	■ No □ Yes. Give specific inform	nation about them Name of entity:	 % of ownership	p:
20.	Negotiable instruments inc	clude personal checks, cash	tiable and non-negotiable instruments niers' checks, promissory notes, and money orders. nsfer to someone by signing or delivering them.	
	☐ Yes. Give specific inform	ation about them Issuer name:		
21.	Retirement or pension ac Examples: Interests in IRA		03(b), thrift savings accounts, or other pension or profit-s	sharing plans
	Yes. List each account s	eparately. Type of account:	Institution name:	
		401K	Retirement	\$2,000.00
22.	Examples: Agreements wi	leposits you have made so	that you may continue service or use from a company public utilities (electric, gas, water), telecommunications	companies, or others
	■ No □ Yes		Institution name or individual:	
23.	Annuities (A contract for a ■ No	periodic payment of money	y to you, either for life or for a number of years)	
	* * *	er name and description.		
24	Interests in an education 26 U.S.C. §§ 530(b)(1), 529 ■ No		alified ABLE program, or under a qualified state tuit	tion program.
		ution name and description	. Separately file the records of any interests.11 U.S.C. §	§ 521(c):
25.	■ No		her than anything listed in line 1), and rights or pow	vers exercisable for your benefit
	☐ Yes. Give specific inform			
26.	, ,, ,		d other intellectual property ds from royalties and licensing agreements	
	☐ Yes. Give specific inform	nation about them		
27.	Licenses, franchises, and Examples: Building permit ■ No		s erative association holdings, liquor licenses, professiona	al licenses
	☐ Yes. Give specific inform	nation about them		
M	oney or property owed to y	ou?		Current value of the portion you own? Do not deduct secured

Schedule A/B: Property Official Form 106A/B

page 3

claims or exemptions.

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Deb	tor 1	Maria A Cottle	Document	Case number (if known)	
_	_	funds owed to you			
	No				
L	」 Yes.	. Give specific information about the	em, including whether you aire	eady filed the returns and the tax years	
		y support			
_	<i>Exam</i> I No	ples: Past due or lump sum alimon	y, spousal support, child supp	ort, maintenance, divorce settlement, property	settlement
_	_	Give specific information			
_	1 165.	. Give specific information			
	Exam	amounts someone owes you wples: Unpaid wages, disability insu benefits; unpaid loans you m		efits, sick pay, vacation pay, workers' comper	sation, Social Security
_	I No I Yes.	Give specific information			
		sts in insurance policies Inles: Health, disability, or life insur	ance: health savings account (HSA); credit, homeowner's, or renter's insuran	ce
	I No	p. 20. 1. 10 a. 11. 11. 11. 11. 11. 11. 11. 11. 11.	anos, noam carmigo account (
	_	Name the insurance company of e	each policy and list its value.		
		Company n	ame:	Beneficiary:	Surrender or refund value:
22	۸nv in	nterest in property that is due you	u from someone who has di	ad	
	If you			surance policy, or are currently entitled to rece	ive property because
	No				
	Yes.	Give specific information			
		s against third parties, whether opples: Accidents, employment dispu		it or made a demand for payment s to sue	
	No		•		
	l Yes.	Describe each claim			
_	Other No	contingent and unliquidated cla	ims of every nature, includin	g counterclaims of the debtor and rights to	set off claims
		Describe each claim			
_	J 165.	Describe each daim			
_	Any fii I No	nancial assets you did not alread	dy list		
		Give specific information			
36.	Add	the dollar value of all of your en	tries from Part 4, including a	ny entries for pages you have attached	
	for P	art 4. Write that number here			\$2,300.00
Part	5: De	escribe Any Business-Related Proper	rty You Own or Have an Interest	In. List any real estate in Part 1.	
37. C	o you	own or have any legal or equitable ir	nterest in any business-related p	roperty?	
	-	o to Part 6.			
	Yes.	Go to line 38.			
Part		escribe Any Farm- and Commercial F you own or have an interest in farmland		n or Have an Interest In.	
46. I	Do yo	u own or have any legal or equit	able interest in any farm- or	commercial fishing-related property?	
	■ No	. Go to Part 7.			
	☐ Yes	s. Go to line 47.			
		_			
Part	7:	Describe All Property You Own or	Have an Interest in That You Div	d Not List Above	

Describe All Property You Own or Have an Interest in That You Did Not List Above

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Case number (if known) Document

Debtor 1 Maria A Cottle

53.	Do you have other property of any kind you did not already list?
	Examples: Season tickets, country club membership

■ No

☐ Yes. Give specific information.......

54.	Add the dollar value of all of your entries from Part 7. Write that number here	\$0.00
54.	Add the dollar value of all of your entries from Part 7. Write that number here	\$0.00

55. Part 1: Total real estate, line 2			\$0.00
66. Part 2: Total vehicles, line 5	\$0.00		
7. Part 3: Total personal and household items, line 15	\$4,600.00		
8. Part 4: Total financial assets, line 36	\$2,300.00		
9. Part 5: Total business-related property, line 45	\$0.00		
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00		
1. Part 7: Total other property not listed, line 54	+ \$0.00		
2. Total personal property. Add lines 56 through 61	\$6,900.00	Copy personal property total	\$6,900.00

Official Form 106A/B Schedule A/B: Property page 5

		I A A A HI III.	111 1 11111. 1.7 (1) .7	
Fill in this infor	mation to identify your	case:		
Debtor 1	Maria A Cottle			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
(if known)				☐ Check if this i
				amended filin

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	the I	Property	You	Claim a	s Exemp	ıt
---------	----------	-------	----------	-----	---------	---------	----

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
Household Goods and Furnishings Line from Schedule A/B: 6.1	\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)
Line Horr Schedule Avb. V.1			100% of fair market value, up to any applicable statutory limit	
Electronics (TV, Computer) Line from Schedule A/B: 7.1	\$2,500.00		\$2,500.00	735 ILCS 5/12-1001(b)
Line Horr Schedule Avb. 1.1			100% of fair market value, up to any applicable statutory limit	
Clothing Line from Schedule A/B: 11.1	\$600.00		\$600.00	735 ILCS 5/12-1001(a)
Line Holli Schedule A/D. 1111			100% of fair market value, up to any applicable statutory limit	
Checking: Chase Line from Schedule A/B: 17.1	\$300.00		\$0.00	735 ILCS 5/12-1001(b)
Ellie Holli Genedale 74 B. TT. I			100% of fair market value, up to any applicable statutory limit	
401K: Retirement Line from Schedule A/B: 21.1	\$2,000.00		\$2,000.00	735 ILCS 5/12-1006
Line from Generale A/D. 2111			100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Maria A Cottle

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Fill in this inforn					
Debtor 1	Maria A Cottle				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number _					
(if known)					Check if this is an
					amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

,	Case 17-10514 L	Document	Page 18	R of 58	9 Desc Main
Fill in this in	formation to identify your o		1 11(1)		
Debtor 1	Maria A Cottle				
	First Name	Middle Name	Last Name		
Debtor 2	E: . N	ACTION N			
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
Official Ed	orm 106E/F				
		ho Have Unsecured	Claime		12/15
				New O few and disease with MONDS	I Z/ 1 3 IORITY claims. List the other party to
Schedule D: Cr left. Attach the name and case	editors Who Have Claims Sect Continuation Page to this pag number (if known).	e. If you have no information to re	needed, copy t	he Part you need, fill it out, nun	nber the entries in the boxes on the of any additional pages, write your
	st All of Your PRIORITY Un				
	editors have priority unsecured	d claims against you?			
No. Go	to Part 2.				
☐ Yes.					
	st All of Your NONPRIORIT				
3. Do any cre	editors have nonpriority unsec	ured claims against you?			
☐ No. You	u have nothing to report in this pa	art. Submit this form to the court with	your other sche	edules.	
Yes.					
unsecured	claim, list the creditor separately	aims in the alphabetical order of the foreach claim. For each claim listed at the other creditors in Part 3.If you	d, identify what t	ype of claim it is. Do not list claims	s already included in Part 1. If more
					Total claim
	ocate Illinois Masonic M	ledical Last 4 digits of acc	ount number	6455	\$6,000.00
•	riority Creditor's Name	When was the deb	t incurred?		
	W. Wellington Ave ago, IL 60657	When was the deb	i iliculi eu :		
	er Street City State Zlp Code	As of the date you	file, the claim i	s: Check all that apply	
Who i	ncurred the debt? Check one.				
■ De	ebtor 1 only	☐ Contingent			
☐ De	ebtor 2 only	☐ Unliquidated			
☐ De	ebtor 1 and Debtor 2 only	☐ Disputed			
☐ At	least one of the debtors and and	I claim:			
	neck if this claim is for a comm	<u>_</u>			
debt	claim subject to offset?	Obligations arising properties of the contract		ration agreement or divorce that y	you did not
_	•			g plans, and other similar debts	
■ No		•	•	y piano, and other offilial debts	
☐ Ye	es	Other. Specify	iviedical		

Document Page 19 of 58 Debtor 1 Maria A Cottle Case number (if know) 4.2 Advocate Illinois Masonic Medical C \$32,971.00 Last 4 digits of account number 5500 Nonpriority Creditor's Name PO Box 3039 When was the debt incurred? Oak Brook, IL 60522 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 **Advocate Masonic Med Center** Last 4 digits of account number \$1,177.42 Nonpriority Creditor's Name C/O Harris and Harris When was the debt incurred? 111 W. Jackson, Ste 400 Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.4 **Advocate Medical Center/Group** Last 4 digits of account number \$750.00 Nonpriority Creditor's Name 8550 West Brynn Mawr When was the debt incurred? 8th FI Chicago, IL 60631 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No
□ Yes

Is the claim subject to offset?

report as priority claims

Other. Specify

☐ Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

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Debtor 1 Maria A Cottle Case number (if know) 4.5 \$1,177.42 **BCA Financial Services** Last 4 digits of account number Nonpriority Creditor's Name 18001 Old Cutler Road When was the debt incurred? Ste 462 Miami, FL 33157 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.6 **Calvary Portfolio Services** 6455 \$6,099.00 Last 4 digits of account number Nonpriority Creditor's Name Attention: Bankruptcy Department When was the debt incurred? Po Box 1017 Hawthorne, NY 10532 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No **Pending Judgment** ☐ Yes Other. Specify 2017 M2 001632 4.7 Cavalry SPV I, LLC Last 4 digits of account number 1632 \$6,099.00 Nonpriority Creditor's Name C/O Keith S. Shindler When was the debt incurred? 1990 E Algonquin 180 Schaumburg, IL 60173 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Pending Judgment ☐ Yes

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Debtor 1 Maria A Cottle Case number (if know) 4.8 \$22.00 **Certified Services Inc** Last 4 digits of account number 1874 Nonpriority Creditor's Name Po Box 177 When was the debt incurred? **Opened 07/16** Waukegan, IL 60079 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Collection Attorney Chicago Anesthesia Other. Specify Associates ☐ Yes Certified Services Inc. 4.9 Last 4 digits of account number \$22.00 Nonpriority Creditor's Name **PO Box 177** When was the debt incurred? Waukegan, IL 60079 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.1 **Chase Card** 8984 \$4.549.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Attn: Correspondence Dept Opened 03/08 Last Active Po Box 15298 When was the debt incurred? 4/07/15 Wilmington, DE 19850 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Credit Card

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Debtor 1 Maria A Cottle Case number (if know) 4.1 **Chase Card** 1090 \$4,063.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Correspondence Dept Opened 04/10 Last Active Po Box 15298 When was the debt incurred? 5/21/15 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.1 **Chase Card** 6176 \$1,306.00 Last 4 digits of account number 2 Nonpriority Creditor's Name Attn: Correspondence Dept Opened 09/08 Last Active Po Box 15298 When was the debt incurred? 5/08/15 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.1 Chicago Anesthesia Assoc. SC \$550.00 Last 4 digits of account number 3 Nonpriority Creditor's Name When was the debt incurred? 2334 momentum place Chicago, IL 60689 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Other. Specify

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Debtor 1 Maria A Cottle Case number (if know) Integrated Imaging Consultants, 4.1 \$1,428.00 LLC Last 4 digits of account number Nonpriority Creditor's Name 44000 Garfield Road When was the debt incurred? Clinton Township, MI 48038 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes Other. Specify 4.1 Midwest Diagnostic Pathology SC \$357.00 Last 4 digits of account number Nonpriority Creditor's Name 75 Remittance Drive When was the debt incurred? Ste 3070 Chicago, IL 60670 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify **Northshore University Health** 4.1 \$496.00 6 **System** Last 4 digits of account number Nonpriority Creditor's Name 2250 East Devonn Avenue When was the debt incurred? Des Plaines, IL 60018 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes

Other. Specify

Document Page 24 of 58 Debtor 1 Maria A Cottle Case number (if know) Northshore University Health 4.1 \$52.83 **System** Last 4 digits of account number Nonpriority Creditor's Name 2250 East Devonn Avenue When was the debt incurred? Des Plaines, IL 60018 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts No ☐ Yes Other. Specify **Northshore University Health** 4.1 \$200.00 8 **System** Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 100 South Owasso Blvd Saint Paul, MN 55117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Portfolio Recovery 8249 \$3,660.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 41067 When was the debt incurred? **Opened 05/15** Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not debt

■ No

☐ Yes

report as priority claims

Other. Specify

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Bank

Factoring Company Account Synchrony

Is the claim subject to offset?

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Debtor 1 Maria A Cottle Case number (if know) 4.2 **Portfolio Recovery** 5298 \$1,541.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Po Box 41067 When was the debt incurred? **Opened 10/15** Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account World** ☐ Yes Other Specify Financial Network Bank 4.2 \$1,438.00 Portfolio Recovery 5736 Last 4 digits of account number Nonpriority Creditor's Name Po Box 41067 When was the debt incurred? **Opened 10/15** Norfolk, VA 23541 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? ■ No \square Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account World** ☐ Yes Other Specify Financial Network Bank 4.2 **PSC** \$435.00 Last 4 digits of account number Nonpriority Creditor's Name Phys. Billing Group, Dep 77-9273 When was the debt incurred? Chicago, IL 60678 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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	1 Maria A Cottle		Case number (if know)				
4.2	Tnb-Visa (TV) / Target	Last 4 digits of account number	0669	\$10,448.00			
	Nonpriority Creditor's Name C/O Financial & Retail Services Mailstop BV PO Box 9475 Minneapolis, MN 55440	When was the debt incurred?	Opened 2/07/06 Last Active 2/15/14	-			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	_	По п					
	Debtor 1 only	Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim:				
	At least one of the debtors and another	Student loans	a dam.				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not				
	No	Debts to pension or profit-sharing	ng plans, and other similar debts				
	Yes	■ Other. Specify Credit Card		_			
4.2	United Recovery Service LLC Nonpriority Creditor's Name	Last 4 digits of account number		\$250.00			
	18525 Torrence Avenue Suite C-6 Lansing, IL 60438	When was the debt incurred?		-			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
	Debtor 1 only	☐ Contingent ☐ Unliquidated ☐ Disputed					
	Debtor 2 only						
	☐ Debtor 1 and Debtor 2 only						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	debt Is the claim subject to offset?						
	No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts				
	Yes	-					
Part 3:	List Others to Be Notified About a Do	ebt That You Already Listed					
is tryi have	nis page only if you have others to be notified ing to collect from you for a debt you owe to s more than one creditor for any of the debts th ed for any debts in Parts 1 or 2, do not fill out	someone else, list the original creditor in at you listed in Parts 1 or 2, list the add	Parts 1 or 2, then list the collection agenc	y here. Similarly, if you			
	nd Address cate Medical Center/Group	On which entry in Part 1 or Part 2 did you Line 4.3 of (<i>Check one</i>):	_	•			
	ee Street	<u> </u>	Part 1: Creditors with Priority Unsecured Cla Part 2: Creditors with Nonpriority Unsecured				
Suite Des P	300 Plaines, IL 60016	-	Part 2: Creditors with Nonpriority Unsecured	Claims			
		Last 4 digits of account number					
Midw	ind Address est Diagnostic Pathaology SC ox 578		Part 1: Creditors with Priority Unsecured Cla				
_	Ridge, IL 60068	Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number				
Part 4:							
	the amounts of certain types of unsecured classifications of unsecured claim.	aims. This information is for statistical r		ld the amounts for each			
	6a. Domestic support obligation	ns	Total Claim 6a. \$ 0.00				

Official Form 106 E/F

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6j

85,091.67

Debtor 1 Maria A Cottle claims from Part 1 Taxes and certain other debts you owe the government 6b. 0.00 Claims for death or personal injury while you were intoxicated 6c. 6c. 0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d. 0.00 Total Priority. Add lines 6a through 6d. 6e. 0.00 **Total Claim** Student loans 6f. 6f. 0.00 Total claims Obligations arising out of a separation agreement or divorce that from Part 2 0.00 6g. you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6h. 0.00 Other. Add all other nonpriority unsecured claims. Write that amount 6i. 85,091.67

Total Nonpriority. Add lines 6f through 6i.

		17/1/11111	111 1 (1111. 7 (1 111. 10	
Fill in this infor	mation to identify your	case:		
Debtor 1	Maria A Cottle			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Leslawa Rosenberg
1112 Castilian #211
Glenview, IL 60025

State what the contract or lease is for

Month to month verbal lease, debtor is tenant

		Docume	<u>nt Page 29 o</u>	ot 58	
Fill in thi	s information to identify your	case:			
Debtor 1	Maria A Cattle				
Debiori	Maria A Cottle First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fi	lling) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case nun	nber				— 0
(if known)					Check if this is an amended filing
					amended ming
Officia	al Form 106H				
	dule H: Your Cod	lohtore			40/45
Scrie	dule n. Toul Cou	ienioi 2			12/15
	e and case number (if known you have any codebtors? (If	, , , ,		e as a codebtor.	- -
■ No					
Arizo ■ No □ Ye 3. In Co		a, Nevada, New Mexico, Pu ouse, or legal equivalent live	erto Rico, Texas, Wash with you at the time? spouse as a codebto	nington, and Wisconsin.)	
Form					Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and 2	ZIP Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lin	۵
0.1	Name			□ Schedule E/F,	
				☐ Schedule G, lin	
	Niverbar Otrost				
	Number Street City	State	ZIP Code		
	•				
				По	
3.2	Name			Schedule D, lin	
	Hamo			☐ Schedule E/F, I	
				☐ Schedule G, lin	e
	Number Street		- 15	_	
	City	State	ZIP Code		

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Fill	in this information to identify your o	case:									
Del	btor 1 Maria A Cot	tle				_					
	btor 2 buse, if filing)					_					
Uni	ited States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF II	LLINOIS							
	se number nown)		-						ed filing ent showi	ng postpetition cha	apter
0	fficial Form 106I						Ī	MM / DD/ Y	/YYY	· ·	
S	chedule I: Your Inc	ome						, 55, .			12/15
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. The describe Employment	ur spouse is not filing wi	ith you,	do not include	infori	natio	on abou	t your spo	ouse. If n	nore space is nee	eded,
1.	Fill in your employment information.		Debt	Debtor 1			Debtor 2 or non-filing spouse				
	If you have more than one job,	Employment status	■ Employed				■ Employed				
	attach a separate page with information about additional	Employment status	☐ Not employed					☐ Not employed			
	employers.	Occupation	Quality Control			Customer Service					
	Include part-time, seasonal, or self-employed work.	Employer's name	Seg	erdahl Corp.				Jewel			
	Occupation may include student or homemaker, if it applies.	Employer's address		I Wheeling Ro eling, IL 60090					est Gra x, AZ 8	ndview Road 5023	
		How long employed t	here?	Two years	S			_4	l years		_
Pai	rt 2: Give Details About Mo	nthly Income									
	imate monthly income as of the cuse unless you are separated.	late you file this form. If	you hav	e nothing to repo	ort for	any	line, writ	e \$0 in the	space. Ir	nclude your non-fil	ing
	ou or your non-filing spouse have m e space, attach a separate sheet to		ombine	the information fo	or all e	emplo	oyers for	that perso	on on the	lines below. If you	need
							For De	btor 1		ebtor 2 or ling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,				2.	\$	2	2,478.67	\$	2,760.33	
3	Estimate and list monthly over	time nav			3	2 +		0.00	. \$	0.00	

2,478.67

2,760.33

Calculate gross Income. Add line 2 + line 3.

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Deb	otor 1	Maria A Cottle	-	C	ase r	number (if known)				
				1	For	Debtor 1		or Debtor		
	Cop	y line 4 here	4.	-	\$	2,478.67	\$,760.33	_
5.	List	all payroll deductions:								
-	5a.	Tax, Medicare, and Social Security deductions	5a.	. :	\$	541.80	\$		603.68	
	5b.	Mandatory contributions for retirement plans	5b.		5—	0.00	\$		0.00	_
	5c.	Voluntary contributions for retirement plans	5c.		<u> </u>	74.36	\$		0.00	_
	5d.	Required repayments of retirement fund loans	5d.	. :	\$	0.00	\$		0.00	_
	5e.	Insurance	5e.	. ;	\$	169.00	\$		349.18	_
	5f.	Domestic support obligations	5f.	;	\$	0.00	\$		0.00	_
	5g.	Union dues	5g.	. ;	\$	0.00	\$		0.00	_
	5h.	Other deductions. Specify: Critical Illness	5h.	.+ :	\$	21.75	+ \$		0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	S	806.91	\$		952.86	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	9	S	1,671.76	\$	1	,807.47	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	90		•	0.00	¢.		0.00	
	8b.	monthly net income. Interest and dividends	8a. 8b.		\$	0.00	\$ \$		0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.		\$	0.00	\$		0.00	_
	8d.	Unemployment compensation	8d.	. ;	\$	0.00	\$		0.00	_
	8e.	Social Security	8e.	. :	\$	0.00	\$		0.00	_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	_ 8f. 8g.	. ;	\$	0.00	\$		0.00	_
	8h.	Other monthly income. Specify:	_ 8h.	.+ ;		0.00	+ \$		0.00	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		0.00	\$		0.0	0
10	Calc	culate monthly income. Add line 7 + line 9.	10.	\$	-	1,671.76 + \$		1,807.47	1_[\$	3.479.23
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		Ψ		1,071.70		1,007.47	- 1	3,473.23
11.	Incli othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depe					n <i>Schedul</i>	le J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies							\$	3,479.23
13.	Do	you expect an increase or decrease within the year after you file this form	?						Combi	ned ly income
		No.								

Official Form 106I Schedule I: Your Income page 2

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Fill	in this information to iden	tify your case:					
Deb	otor 1 Maria A	Cottle			Che	ck if this is:	
	otor 2 ouse, if filing)					An amended filing A supplement show 13 expenses as of	wing postpetition chapter the following date:
Unit	ted States Bankruptcy Court	for the: NORTH	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Cas	se number						
	nown)						
O	fficial Form 10	6J					
S	chedule J: Yo	ur Exper	nses				12/15
Be info	as complete and accura	ate as possible is needed, atta	. If two married people ar ich another sheet to this	e filing together, b form. On the top of	oth are equ f any additi	ially responsible fo onal pages, write y	or supplying correct your name and case
	Describe Your H	lousehold					
1.	Is this a joint case? No. Go to line 2.						
	Yes. Does Debtor 2	live in a separ	ate household?				
	□ No	•					
	☐ Yes. Debtor	2 must file Offic	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Deb	otor 2.	
2.	Do you have depende	nts? ■ No					
	Do not list Debtor 1 and Debtor 2.	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state the						□ No
	dependents names.						□ Yes □ No
							☐ Yes
							□ No
							Yes
							□ No
3.	Do your expenses inc	lude =	No			_	☐ Yes
	expenses of people of	her than	Yes				
	yourself and your dep	endents?	103				
Est		of your bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp				
the			government assistance in cluded it on Schedule I: Y			Your exp	enses
•	,						
4.	The rental or home ow payments and any rent		ses for your residence. In or lot.	nclude first mortgag	e 4. \$	\$	900.00
	If not included in line	4:					
	4a. Real estate taxes	3			4a. \$	·	0.00
	4b. Property, homeow				4b. \$		0.00
	4c. Home maintenan4d. Homeowner's as:				4c. 5 4d. 5	·	0.00
5.			oommum dues our residence. such as ho	me equity loans	4u. 3	·	0.00

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Debtor 1	Maria A Cottle	Case num	ber (if known)	_
6. Util	ties:			
6a.	Electricity, heat, natural gas	6a.	\$	188.00
6b.	Water, sewer, garbage collection	6b.	\$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	195.00
6d.	Other. Specify: Cable and home phone/internet bundle	6d.	\$	245.00
7. Fo c	d and housekeeping supplies		\$	600.00
	dcare and children's education costs	8.	\$	0.00
9. Clo	hing, laundry, and dry cleaning	9.	\$	100.00
	sonal care products and services	10.	\$	85.00
	lical and dental expenses	11.	\$	100.00
	nsportation. Include gas, maintenance, bus or train fare.		·	
	not include car payments.	12.	\$	220.00
13. Ent	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14. Cha	ritable contributions and religious donations	14.	\$	0.00
15. Ins				
	not include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	·	0.00
15b	Health insurance	15b.	\$	0.00
150	Vehicle insurance	15c.	\$	160.00
15d	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	cify:	16.	\$	0.00
	allment or lease payments:		•	
	Car payments for Vehicle 1	17a.		0.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify: Car payment for non-filing spouse	17c.	·	476.00
	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as	i 18.	\$	0.00
10 Oth	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I). er payments you make to support others who do not live with you.	10.	ψ •	200.00
		19.	Ψ	200.00
	cify: Contribution to student family in Mexico er real property expenses not included in lines 4 or 5 of this form or on Sche		Incomo	
	er real property expenses not included in lines 4 or 5 of this form of on <i>Sch</i> e	20a.		0.00
	Real estate taxes	20b.		0.00
	Property, homeowner's, or renter's insurance	20b.	·	0.00
	Maintenance, repair, and upkeep expenses	20d.		
	Homeowner's association or condominium dues	20u. 20e.		0.00
	er: Specify:	20 0 . 21.	·	0.00
21. O th	er: Specily.		+\$	0.00
22. Cal	culate your monthly expenses			
22a	Add lines 4 through 21.		\$	3,469.00
22b	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
220	Add line 22a and 22b. The result is your monthly expenses.		\$	3,469.00
	• • •			0,400.00
	culate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	·	3,479.23
23b	Copy your monthly expenses from line 22c above.	23b.	-\$	3,469.00
230	Subtract your monthly expenses from your monthly income.	23c.	\$	10.23
	The result is your monthly net income.	230.	Ψ	10.23
24 D c	you expect an increase or decrease in your expenses within the year after yo	ou filo thic	form?	
	you expect an increase or decrease in your expenses within the year after you example, do you expect to finish paying for your car loan within the year or do you expect you			ase or decrease because of a
	fication to the terms of your mortgage?	9~90	,	
	, , ,			

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Fill in this in	formation to identify your	caca:			1
Debtor 1	•	case.			
Debiori	Maria A Cottle First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTR	ICT OF ILLINOIS		
Case number	r				
(if known)					☐ Check if this is an amended filing
	orm 106Dec	n Individu	al Dahtaria	Sabadulaa	
Declar	ation About a	in inaiviau	al Deptor S	Schedules	12/15
years, or botl	ney or property by fraud ii h. 18 U.S.C. §§ 152, 1341, 1 Sign Below		ankruptcy case can r	esuit in fines up to \$250,0	000, or imprisonment for up to 20
Did you	ı pay or agree to pay some	one who is NOT an a	ttorney to help you fil	II out bankruptcy forms?	
■ No					
☐ Ye	s. Name of person				nkruptcy Petition Preparer's Notice, n, and Signature (Official Form 119)
	enalty of perjury, I declare y are true and correct.	that I have read the s	ummary and schedu	les filed with this declarat	ion and
X /s/ N	Maria A Cottle		X		
Mar	ria A Cottle ature of Debtor 1		Signa	ture of Debtor 2	

Date

Date May 30, 2017

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Fill i	n this inform	nation to identify you	r case:							
Debt	tor 1	Maria A Cottle								
Debt	tor 2	First Name	Middle Name	Last Name						
	se if, filing)	First Name	Middle Name	Last Name						
Unite	ed States Bar	kruptcy Court for the:	NORTHERN DISTRICT O	OF ILLINOIS						
Case	e number									
(if kno					-	Check if this is an imended filing				
						inionada ming				
~ ''		407								
	icial For				_					
Sta	tement	of Financial	Affairs for Individ	duals Filing for B	ankruptcy	4/16				
					equally responsible for sup					
		ore space is needed,). Answer every que		this form. On the top of any	additional pages, write you	ur name and case				
Iuiiik	Dei (ii kilowii	ij. Aliswei every que:	Stion.							
Part	Give D	etails About Your Ma	rital Status and Where You	Lived Before						
1. \	What is your	current marital statu	is?							
- 1	Married									
	□ Not mare	ried								
2. I	During the la	ring the last 3 years, have you lived anywhere other than where you live now?								
	■ No	No								
	_	all of the places you I	ived in the last 3 years. Do no	ot include where you live now						
		. ,	·	•						
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there				
	Middle de la	-10				2 (0				
					ity property state or territor co, Texas, Washington and V					
	_	· · · · · · · · · · · · · · · · · · ·	.,,, .	,	3.1	,				
	■ No									
	☐ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (Of	ficial Form 106H).						
Part	2 Explain	n the Sources of You	r Income							
	<u> </u>									
			nployment or from operatin u received from all jobs and a		ear or the two previous cale	ndar years?				
			have income that you receive							
	□ No									
		in the details.								
	— 165.FIII	iii tile details.								
			Debtor 1		Debtor 2					
			Sources of income	Gross income	Sources of income	Gross income				
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)				
Fron	n .lanuarv 1 4	of current year until	-	\$22,403.00	□ Wagaa asississis	,				
		d for bankruptcy:	■ Wages, commissions, bonuses, tips	⊅∠∠,4∪3.00	☐ Wages, commissions, bonuses, tips					
			• •		☐ Operating a business					
			☐ Operating a business		- Operating a business					

Official Form 107

Page 36 of 58 Case number (if known) Debtor 1 Maria A Cottle

		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar y (January 1 to Dece		■ Wages, commissions, bonuses, tips	\$58,735.00	☐ Wages, commissions, bonuses, tips	
		☐ Operating a business		☐ Operating a business	
For the calendar ye (January 1 to Dece			\$49,194.00	☐ Wages, commissions, bonuses, tips	
		☐ Operating a business		☐ Operating a business	
winnings. If you List each source No	are filing a join	ents; pensions; rental income; inte t case and you have income that income from each source separa	you received together, list it o	only once under Debtor 1.	and gambling and lottery
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
For last calendar y (January 1 to Dece		Pensions and Annuities	\$877.00		
For the calendar ye (January 1 to Dece			\$69.00		
6. Are either Deb	tor 1's or Debt	You Made Before You Filed for or 2's debts primarily consume nor Debtor 2 has primarily cons	er debts?	s are defined in 11 U.S.C. §	101(8) as "incurred by ar
		for a personal, family, or househo			(1)
	,	before you filed for bankruptcy, d	lid you pay any creditor a tota	I of \$6,425* or more?	
		ine 7. low each creditor to whom you pa	aid a total of \$6 425* or more i	n one or more payments and	the total amount you
	paid th not inc	at creditor. Do not include payme lude payments to an attorney for ment on 4/01/19 and every 3 years.	nts for domestic support oblig this bankruptcy case.	ations, such as child suppor	t and alimony. Also, do
	tor 1 or Debto	r 2 or both have primarily cons before you filed for bankruptcy, d		I of \$600 or more?	
Duri 	tor 1 or Debto	before you filed for bankruptcy, d		I of \$600 or more?	
Duri ■	tor 1 or Debto ng the 90 days No. Go to li Yes List be include	before you filed for bankruptcy, d	lid you pay any creditor a tota aid a total of \$600 or more and	I the total amount you paid t	

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7.	Within 1 year before you filed for bankrupton insiders include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. 11 alimony.	tners; relatives of any gene control, or owner of 20% or	eral partners; partne more of their voting	rships of which securities; and	you are a genera any managing a	al partner; corporations gent, including one for
	No					
	Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment
3.	Within 1 year before you filed for bankrupton insider? Include payments on debts guaranteed or cosign		nents or transfer a	ny property on	account of a de	ebt that benefited an
	■ No					
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment itor's name
Pai	t 4: Identify Legal Actions, Repossessions	s, and Foreclosures				
9.	Within 1 year before you filed for bankruptor. List all such matters, including personal injury of modifications, and contract disputes. No Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
	Calvary SPV I, LLC vs Maria A Cottle 2017 M2 001632	Breach of Contract	Cook County C Mun. District 50 W. Washing Chicago, IL 606	ton	■ Pending □ On appe □ Conclude	al
10.	Within 1 year before you filed for bankrupto: Check all that apply and fill in the details below		rty repossessed, fo	oreclosed, garr	nished, attached	I, seized, or levied?
	No. Go to line 11. Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property		Dat	e	Value of the
		Explain what happened				property
 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any accounts or refuse to make a payment because you owed a debt? No 				mounts from your		
	Yes. Fill in the details.	Describe the action the		D-	47	A
	Creditor Name and Address	Describe the action the	creditor took	Dat tak	e action was en	Amount
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or an		ty in the possessi	on of an assigı	nee for the bene	fit of creditors, a
	■ No					
	☐ Yes					

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Case number (if known) Document Debtor 1 Maria A Cottle

Pai	t 5: List Certain Gifts and Contributions	3		
13.	Within 2 years before you filed for bankru No Yes. Fill in the details for each gift.	ptcy, did you give any gifts with a total value of more t	han \$600 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			
14.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift or co	ptcy, did you give any gifts or contributions with a tota	al value of more than	\$600 to any charity?
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
Pai	t 6: List Certain Losses			
15.	Within 1 year before you filed for bankrup or gambling? No Yes. Fill in the details.	otcy or since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other disaster,
	how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Pai	t 7: List Certain Payments or Transfers			
16.	consulted about seeking bankruptcy or p Include any attorneys, bankruptcy petition pr	etcy, did you or anyone else acting on your behalf pay reparing a bankruptcy petition? eparers, or credit counseling agencies for services require		rty to anyone you
	□ No ■ Yes. Fill in the details.			
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Bentz Holguin Law Firm 100 N. LaSalle, Suite 812 Chicago, IL 60602 BentzHolguinLaw.com	\$500 towards attorney fees	5/25/17	\$500.00
	Summit Credit Counseling 4800 E Flowers Street Tucson, AZ 85712 summitfe.org	Credit Counseling	5/24/17	\$14.95

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Debtor 1 Maria A Cottle

17.	Within 1 year before you filed for bankrupt promised to help you deal with your credit Do not include any payment or transfer that you not yes. Fill in the details.	ors or to make payment			r transfer any prope	erty to anyone who
	Person Who Was Paid Address	Description and transferred	value of any prope	erty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrup transferred in the ordinary course of your Include both outright transfers and transfers include gifts and transfers that you have alreated No Yes. Fill in the details.	business or financial afformation as security (such as	airs? the granting of a se			
	Person Who Received Transfer Address Person's relationship to you	Description and property transfer			any property or received or debts change	Date transfer was made
19.	Within 10 years before you filed for bankru beneficiary? (These are often called asset-p ■ No □ Yes. Fill in the details.		ny property to a se	elf-settled tru	st or similar device	of which you are a
	Name of trust	Description and	value of the prope	erty transferre	ed	Date Transfer was made
Par	List of Certain Financial Accounts, In	nstruments, Safe Deposi	t Boxes, and Stor	age Units		
20.	Within 1 year before you filed for bankrupt sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso	or other financial accou	nts; certificates o			
	Yes. Fill in the details.					
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accouninstrument	clo mo	te account was sed, sold, ved, or nsferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 cash, or other valuables?	year before you filed for	r bankruptcy, any	safe deposit	box or other depos	sitory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		escribe the o	contents	Do you still have it?
22.	Have you stored property in a storage unit	or place other than you	r home within 1 ye	ear before yo	u filed for bankrupt	cy?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, S State and ZIP Code)		escribe the o	contents	Do you still have it?

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Debtor 1 Maria A Cottle

Par	19: Identify Property You Hold or Control for	Someone Else					
23.	Do you hold or control any property that some for someone.	one else owns? Include any proper	rty you borrowed from, are storing fo	r, or hold in trust			
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP	Describe the property	Value			
Dar	Cive Details About Environmental Information	Code)					
	t 10: Give Details About Environmental Inform						
For	the purpose of Part 10, the following definitions	apply:					
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these su	air, land, soil, surface water, ground	- ·				
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	-	law, whether you now own, operate,	or utilize it or used			
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or	nmental law defines as a hazardous	s waste, hazardous substance, toxic	substance,			
Rep	ort all notices, releases, and proceedings that y	ou know about, regardless of whe	n they occurred.				
24.	Has any governmental unit notified you that yo	u may be liable or potentially liable	e under or in violation of an environm	ental law?			
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any	release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or admini	strative proceeding under any env	ironmental law? Include settlements	and orders.			
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	t11: Give Details About Your Business or Cor	nnections to Any Business					
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have ar	ny of the following connections to an	y business?			
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company	/ (LLC) or limited liability partnersh	nip (LLP)				
	☐ A partner in a partnership						
	☐ An officer, director, or managing execu	tive of a corporation					

 $\hfill\square$ An owner of at least 5% of the voting or equity securities of a corporation

Case 17-16514 Doc 1 Filed 05/30/17 Entered 05/30/17 12:24:59 Page 41 of 58 Case number (if known) Document Debtor 1 Maria A Cottle No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name Date Issued **Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Maria A Cottle Signature of Debtor 2 Maria A Cottle

Signature of Debtor 1 Date May 30, 2017 Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). ☐ Yes. Name of Person

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			3	
Fill in this infor	mation to identify your	case:		
Debtor 1	Maria A Cottle			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle News	Last Name	
(Spouse II, IIIIIIg)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DIST	FRICT OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
O#:=:=! -	400			
Official Fo				
Stateme	nt of Intentic	on for Indiv	riduals Filing Under Chapt	er 7 12/15
If you are an ind	lividual filing under ch	apter 7, you must fil	l out this form if:	
creditors hav	e claims secured by y	our property, or		
you have leas	sed personal property	and the lease has n	ot expired.	
You must file thi	is form with the court	within 30 days after	you file your bankruptcy petition or by the date s	et for the meeting of creditors,
whiche on the		he court extends the	e time for cause. You must also send copies to the	ne creditors and lessors you list
on the	101111			
	eople are filing togethe nd date the form.	er in a joint case, bo	th are equally responsible for supplying correct i	nformation. Both debtors must
Sign ai	nu date the form.			
Be as complete	and accurate as possi	ble. If more space is	needed, attach a separate sheet to this form. Or	the top of any additional pages,
write y	our name and case nu	mber (if known).		
Part 1: List Y	our Creditors Who Ha	ve Secured Claims		
		Part 1 of Schedule D	: Creditors Who Have Claims Secured by Propert	ty (Official Form 106D), fill in the
information be	elow. reditor and the property	that is collateral	What do you intend to do with the property tha	at Did you claim the property
	cance and me property		secures a debt?	as exempt on Schedule C?
One all the sta			—	
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	□Yes
Description of	f		☐ Retain the property and enter into a Reaffirmation Agreement.	ப 165
property			☐ Retain the property and [explain]:	
securing debt	:			

Creditor's □ No ☐ Surrender the property. name: ☐ Retain the property and redeem it. ☐ Yes \square Retain the property and enter into a Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt: Creditor's □ No ☐ Surrender the property. name: ☐ Retain the property and redeem it. ☐ Yes \square Retain the property and enter into a Description of Reaffirmation Agreement. property ☐ Retain the property and [explain]: securing debt:

Official Form 108

Creditor's

Statement of Intention for Individuals Filing Under Chapter 7

 \square Surrender the property.

☐ No

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Del	btor 1 Maria A C	Cottle	Case number (if	known)
[F	name: Description of property securing debt:		 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	☐ Yes
or n th	any unexpired per he information bel I may assume an u	ow. Do not list real estate leases inexpired personal property leas	ses sted in Schedule G: Executory Contracts and Une s. Unexpired leases are leases that are still in effe se if the trustee does not assume it. 11 U.S.C. § 36	ct; the lease period has not yet ended.
De	scribe your unexp	ired personal property leases		will the lease be assumed?
Les	ssor's name:	Leslawa Rosenberg		□ No
				■ Yes
Pro	scription of leased operty:	Month to month verbal leas	se, debtor is tenant	
Jnd		ury, I declare that I have indicate ct to an unexpired lease.	d my intention about any property of my estate th	nat secures a debt and any personal
^	Maria A Cottle		X Signature of Debtor 2	
	Signature of Debt		0.ga.a.	
	Date May 3	0, 2017	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-16514 Doc 1 Filed 05/30/17 Entered 05/30/17 12:24:59 Desc Main Document Page 48 of 58

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In r	e Maria A Cottle		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	ISATION OF ATTO	RNEY FOR DE	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,697.00
	Prior to the filing of this statement I have received			500.00
	Balance Due			1,197.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compe	nsation with any other person	unless they are members	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensat copy of the agreement, together with a list of the name			
5.	In return for the above-disclosed fee, I have agreed to ren	nder legal service for all aspec	ts of the bankruptcy c	ase, including:
	a. Analysis of the debtor's financial situation, and renderb. Preparation and filing of any petition, schedules, statec. Representation of the debtor at the meeting of creditord. [Other provisions as needed]	ment of affairs and plan which	h may be required;	
6.	By agreement with the debtor(s), the above-disclosed fee	does not include the followin	g service:	
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of any bankruptcy proceeding.	agreement or arrangement fo	r payment to me for re	epresentation of the debtor(s) in
,	May 30, 2017	/s/ Jessica Bentz	z Holauin	
_	Date	Jessica Bentz Ho	olguin 6295877	
		Signature of Attorn		
		Bentz Holguin La 100 North LaSall		
		Suite 812	e Street	
		Chicago, IL 6060	2	
		312.881.5112 Fa		
		JHolguin@Bentz	HolguinLaw.com	
		Name of law firm		



Main Office Location:

100 N. LaSalle Street, Suite 812

Chicago, Illinois 60602

Ph: 312.881.5112 Fax: 312.881.5131

LEGAL SERVICES CONTRACT FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of BENTZ HOLGUIN LAW FIRM, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation **DOES NOT INCLUDE** defending my interests in any adversary proceeding filed against me, representing my interests at a 2004 examination, nor does this representation cover state court proceedings or criminal litigation.

I agree to pay BENTZ HOLGUIN LAW FIRM, LLC \$_____\times_\t

The attorney fees stated above do not include representation in any:

- Post-petition motion;
- Dischargeability action;
- Judicial Lien avoidance;
- · Relief form stay action;
- Trustee Audits; or
- Any adversary proceedings.

I understand that these fees must be paid before such work will be completed. I acknowledge and agree that as the above additional fees constitute post-petition services, they are not dischargeable in my Chapter 7 case.

I also understand that, unless otherwise agreed, my Chapter 7 bankruptcy case will not be filed until I pay the attorney fees in full. As BENTZ HOLGUIN LAW FIRM, LLC will begin to work on my file immediately after entering into this contract; I understand that any and all funds paid are not refundable.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay the balance of any unpaid fees to BENTZ HOLGUIN LAW FIRM, LLC. Any fees owing to BENTZ HOLGUIN LAW FIRM, LLC and not paid as of the filing of the bankruptcy may be discharged in the bankruptcy and may not be collected by BENTZ HOLGUIN LAW FIRM, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay unpaid fees for the remainder of my representation in consideration of services to be performed by BENTZ HOLGUIN LAW FIRM, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, BENTZ HOLGUIN LAW FIRM, LLC reserves the right to withdraw representation in the event that I do not sign a second retainer after filing my case promising to pay said fees or in the event that I do not pay said fees.

I understand that any funds that I am tendering to BENTZ HOLGUIN LAW FIRM, LLC as part of this advance payment retainer shall immediately become the property of BENTZ HOLGUIN LAW FIRM, LLC in exchange for a commitment by BENTZ HOLGUIN LAW FIRM, LLC to provide the legal services described above. Said funds will be

deposited into the main bank account owned by BENTZ HOLGUIN LAW FIRM, LLC and will be used for general expenses of the firm. I further understand that it is ordinarily my option to deposit funds with an attorney that shall remain my property as security for future services. However, BENTZ HOLGUIN LAW FIRM, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy case requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while others may be only ministerial in nature. I further understand that the benefit that I am receiving under this fee arrangement is the commitment of BENTZ HOLGUIN LAW FIRM, LLC to perform any and all work reasonably necessary to file my case absent any extraordinary circumstances.

As BENTZ HOLGUIN LAW FIRM, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with BENTZ HOLGUIN LAW FIRM, LLC. This includes, but is not limited to, providing BENTZ HOLGUIN LAW FIRM, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that BENTZ HOLGUIN LAW FIRM, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.*

I also understand that, if I am re-filing a case with BENTZ HOLGUIN LAW FIRM, LLC, and an audit of the previous case(s) indicate that remaining attorney fees are owed, any initial funds I pay to re-file will first be applied to the balance owed on the previous case(s). If client breaches this agreement, client will be responsible for all costs associated with enforcing the terms of this contract including but not limited to court costs and attorney fees.

CHAPTER 7 DISCLAIMERS

- 1. I understand that BENTZ HOLGUIN LAW FIRM, LLC has pulled a credit report, but that said credit report does not report every debt I owe. I understand that it is my responsibility to provide all my debts to BENTZ HOLGUIN LAW FIRM, LLC to list in my bankruptcy. I further understand that should I wish to add/amend my list of creditors after the case is filed, there is a \$150.00 amendment fee.
- 2. In the event of a payment plan with my attorney for services rendered, I agree that all payments for the Attorney fees shall be made on the scheduled date per the payment plan entered for legal services. In the event of a defaulted payment or failure to reschedule a new date of payment within 48 hours will result in full payment for the balance owed prior to the voluntary petition being filed.
- 3. In the event of a declined payment or requested delay in a payment after the date of filing, I agree to an additional fee of \$50.00 to be paid in addition to the scheduled payment. Furthermore, I agree to reschedule the defaulted or postponed payment within no more than three (3) business days from the original contractual pay date.
- 4. I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to BENTZ HOLGUIN LAW FIRM, LLC all my debts, sources of income, assets, personal property, real estate, transfers of real estate or any property over the past 4 years, and all expenses I have.
- 5. I agree that I will attend my creditors meeting at the time, date, and location that will be mailed to me by the Bankruptcy Court. That at this meeting I will bring my driver's license or State ID, my social security card, and a recent pay stub if I am working. That failure of me to attend this meeting is grounds for my case to be dismissed. I also understand that failure to bring said requested documents to the meeting could be grounds for the meeting to not be held. I understand that if I fail to provide my attorney at least forty-eight hour (48) prior notice that I cannot attend my first scheduled 341 meeting of creditors, that I will be responsible for paying an additional fee to reschedule the meeting in the amount of \$150.00 to my attorney.
- 6. I understand and agree to complete my 2nd credit counseling exit course within 45 days of my original 341 meeting date, and submit a copy of the certificate showing I completed this to my attorney. I also understand that failure to complete this 2nd course and submit it to my attorney can be grounds to have my case close without a discharge. I understand that if my case closes without a discharge, that additional fees would have to be paid to BENTZ HOLGUIN LAW FIRM, LLC to re-open my case to file the 2nd credit-counseling course. I understand that I must contact one of the Chapter 7 attorneys to confirm receipt of the certificate.

- 7. If I have a garnishment coming out of my paycheck, I agree and understand that it is my responsibility to provide to my payroll department with proof of my bankruptcy to stop wage garnishments. It is also my responsibility to contact the garnishing creditor and provide them with proof of filing.
- 8. If a garnishment or voluntary deduction is coming out of my bank account, I agree that it is my responsibility to contact my bank to stop said deduction or garnishment by providing proof of bankruptcy, or requesting my bank to close my account and open a new account.
- 9. I understand that I must have filed my federal and state taxes for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.
- 10. I understand that the Trustee may request that I provide some or all of tax refunds to be distributed to my creditors through the Bankruptcy Estate. Furthermore, I understand failure to tender my tax refunds to the Trustee after a request to do so, is grounds for a denial or reversal of a Discharge order.
- 11. I agree that I authorized BENTZ HOLGUIN LAW FIRM, LLC to file my bankruptcy case, after I reviewed my bankruptcy petition and schedules.
- 12. I understand that failure to tender the requested documentation necessary to build the petition to BENTZ HOLGUIN LAW FIRM, LLC which includes but is not limited to: signed contract, declaration of filing if applicable, intake form, taxes for the two years prior to filing, and pay stubs for the 6 months prior to filing as well as two months of bank statements if applicable, within 90 days of the entry of this contract will result in the closure of my case as inactive and representation terminated. I understand that in order for my representation to resume, I must provide my attorney an additional \$350.00 fee.
- 13. I agree and understand that Legal Representation is terminated upon receipt of my Discharge Order.
- 14. I understand that I am entitled to one (1) copy of my Discharge Order from my Attorney. Should I require additional copies of my Discharge Order, there is a \$50.00 fee for each additional copy of the Discharge Order.
- 15. I understand that the entire firm of BENTZ HOLGUIN LAW FIRM, LLC represents me and that while a different attorney might have counseled me and prepared my case that once my case is filed, one of the attorneys at BENTZ HOLGUIN LAW FIRM, LLC will be assigned as my attorney for the remainder of my case.
- 16. I understand that any assets, real property, cash, expected tax refunds, or personal property that has equity which cannot be exempted is subject to liquidation by the Chapter 7 Trustee.
- 17. I understand that if I have any secured debt which I wish to keep such as mortgagees), automobiles, home equity loan(s), etc, that my creditor(s) have to offer me a reaffirmation agreement, which must be signed and filed with the court before my case discharges. I also understand that for my creditor(s) to offer me a reaffirmation agreement I must be current on my monthly payment. I also understand that a reaffirmation agreement is solely offered at the discretion of the creditor and even if I am current a reaffirmation agreement still may not be offered to me.
- 18. I understand that even if I am current on my car note(s), if I do not have a reaffirmation agreement(s) offered to me by my automobile finance company(s), that I may not be able to keep my vehicle and it can be repossessed.
- 19. I understand that it is my responsibility to make sure that the creditor actually gets the reaffirmation to my attorney and my responsibility to make sure the reaffirmation agreement is timely filed before my discharge.
- 20. I understand that the bankruptcy judge will review my budget when approving or denying the reaffirmation agreement and that it is possible that the judge may determine that the reaffirmation is not in my best interest.
- 21. I understand that, once effective, any reaffirmation agreement that I sign will then make the debt survive bankruptcy and be non-dischargeable.

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- 22. I understand that the scope of representation from BENTZ HOLGUIN LAW FIRM, LLC does not extend to credit repair.
- 23. I understand that if I have made any recent credit card transactions, cash advances, or incurred loans during the 3 month period prior to my bankruptcy, that particular creditor may bring an adversary lawsuit against me in bankruptcy court. An adversary is a lawsuit in which a creditor asks the court to make a certain debt non-dischargeable. I understand that if I want BENTZ HOLGUIN LAW FIRM, LLC to represent me in an adversary I must pay additional attorney's fees.
- 24. I understand that either party may terminate representation prior to or after filing the Bankruptcy by providing written notification of the intent to terminate such representation. I further understand that the BENTZ HOLGUIN LAW FIRM, LLC is entitled to any fees, pro-rated, based on the amount of work completed up to the date the intent to terminate is received by the terminated party. The pro-rated fee for work completed \$250.00 per hour.
- 25. I have disclosed all prior bankruptcies that I have filed in the last eight (8) years. I further understand that if I have filed a Chapter 7 bankruptcy in the last eight (8) years, I am not eligible to file a Chapter 7 right now.
- 26. I understand that the scope of representation from BENTZ HOLGUIN LAW FIRM, LLC does not extend to representing me in a 2004 examination. That if representation in a 2004 examination is needed, that I would need to separately retain BENTZ HOLGUIN LAW FIRM, LLC; this will require paying additional attorney fees.
- 27. I understand to be eligible for a Chapter 7, that I cannot have any disposable income after paying all my monthly expenses, and I also have to pass the BC22 test, and that if I do have a significant amount of disposable income available or I fail the BC22 test that I may be ineligible for a Chapter 7.
- 28. I understand that if I do have any disposable income and we attempt to rebut the presumption, the United States Trustee may deem my case an abuse and I may have to convert to a Chapter 13 or let my case be dismissed.
- 29. I understand and acknowledge that when I surrender a property through my Chapter 7 bankruptcy that the property is still my responsibility until it is sold at a foreclosure sale and I must keep up the property insurance and maintenance of said property until the sale date. I understand that, if I neglect to maintain the property and am assessed city code violations, I will be responsible to pay those fines. Further, I must continue to pay homeowners and association fees after the bankruptcy is filed until the property is sold. If I do not pay these fees the Association can sue me for the balance of unpaid fees from the filing of the bankruptcy until the property is sold.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by BENTZ HOLGUIN LAW FIRM, LLC or an agent thereof.

Client /

15-15-5

* DISCLAIMER*

The creditors listed in your bankruptcy petition will receive notice of your bankruptcy filing from the Clerk of the United States Bankruptcy Court. Please be advised that it will be several days before these creditors receive the notice. Therefore, if you are concerned about a particular creditor taking immediate action against you, contact this creditor directly and provide the creditor with a copy of your Notice of Bankruptcy Filing. This is especially important if you are at risk of having you vehicle repossessed, real estate foreclosed, or wages garnished.

SECTION 527 DISCLOSURE

You are notified:

- 1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
- 2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
- 4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.

Ask to see the contract before you hire anyone. The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

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If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief. Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

Please sign below to acknowledge that you have read and understood the disclosures set forth in this document entitled "Section 527 Disclosure."

NAME MARIA A. COTTO	DATE _	05-25-17
NAME	DATE	

United States Bankruptcy Court Northern District of Illinois

In re	Maria A Cottle		Case No.	
		Debtor(s)	Chapter	7
	VE	RIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	26
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credito	ors is true and	correct to the best of my
Date:	May 30, 2017	/s/ Maria A Cottle Maria A Cottle Signature of Debtor		

Advocate Illinois Masonic Medical 836 W. Wellington Ave Chicago, IL 60657

Advocate Illinois Masonic Medical C PO Box 3039 Oak Brook, IL 60522

Advocate Masonic Med Center C/O Harris and Harris 111 W. Jackson, Ste 400 Chicago, IL 60604

Advocate Medical Center/Group 8550 West Brynn Mawr 8th Fl Chicago, IL 60631

Advocate Medical Center/Group 701 Lee Street Suite 300 Des Plaines, IL 60016

BCA Financial Services 18001 Old Cutler Road Ste 462 Miami, FL 33157

Calvary Portfolio Services Attention: Bankruptcy Department Po Box 1017 Hawthorne, NY 10532

Cavalry SPV I, LLC C/O Keith S. Shindler 1990 E Algonquin 180 Schaumburg, IL 60173

Certified Services Inc Po Box 177 Waukegan, IL 60079

Certified Services Inc. PO Box 177 Waukegan, IL 60079

Chase Card
Attn: Correspondence Dept
Po Box 15298
Wilmington, DE 19850

Chase Card Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Chase Card Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Chicago Anesthesia Assoc. SC 2334 momentum place Chicago, IL 60689

Integrated Imaging Consultants, LLC 44000 Garfield Road Clinton Township, MI 48038

Midwest Diagnostic Pathaology SC PO Box 578 Park Ridge, IL 60068

Midwest Diagnostic Pathology SC 75 Remittance Drive Ste 3070 Chicago, IL 60670

Northshore University Health System 2250 East Devonn Avenue Des Plaines, IL 60018

Northshore University Health System 2250 East Devonn Avenue Des Plaines, IL 60018

Northshore University Health System 100 South Owasso Blvd Saint Paul, MN 55117

Portfolio Recovery Po Box 41067 Norfolk, VA 23541

Portfolio Recovery Po Box 41067 Norfolk, VA 23541

Portfolio Recovery Po Box 41067 Norfolk, VA 23541

PSC Phys. Billing Group, Dep 77-9273 Chicago, IL 60678

Tnb-Visa (TV) / Target C/O Financial & Retail Services Mailstop BV PO Box 9475 Minneapolis, MN 55440

United Recovery Service LLC 18525 Torrence Avenue Suite C-6 Lansing, IL 60438